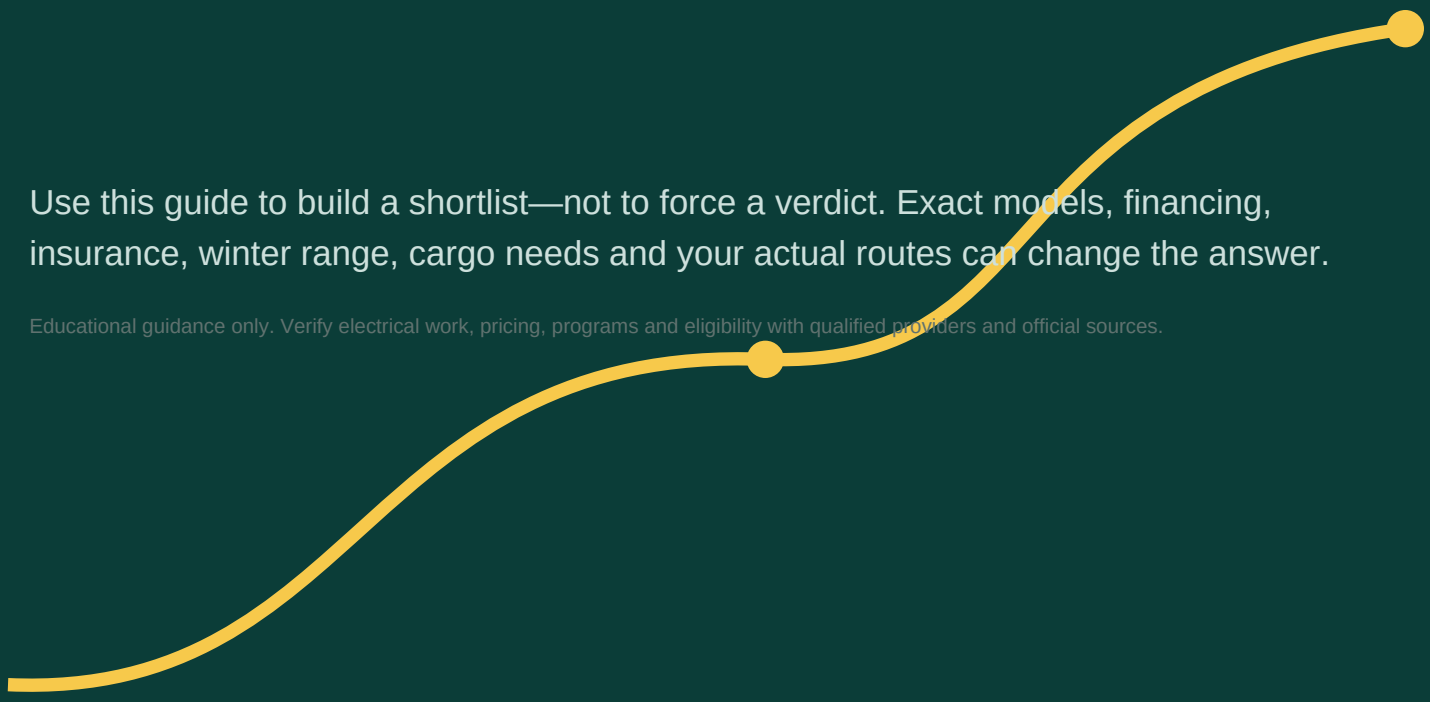
CURRENT PATH ADVISORY

Your practical EV decision guide

A plain-language way to compare gas, hybrid, plug-in hybrid and battery-electric vehicles—then plan charging, costs and the next questions worth asking.

INDEPENDENT	PRACTICAL	CONSUMER-FIRST



Use this guide to build a shortlist—not to force a verdict. Exact models, financing, insurance, winter range, cargo needs and your actual routes can change the answer.

Educational guidance only. Verify electrical work, pricing, programs and eligibility with qualified providers and official sources.

1 · Start with your real life

The best powertrain is the one that works on your hardest normal day.

Ignore the label for a moment. Write down the facts below before you compare vehicles. This prevents a great deal from becoming a poor fit.

DAILY DRIVING	Typical weekday kilometres: _____ Highest repeated day: _____
LONG TRIPS	How often do you drive 300+ km in a day? _____
CHARGING	Reliable overnight outlet or charger? Yes / No / Unsure
DOWNTIME	How many hours is the vehicle normally parked overnight? _____
WINTER	Coldest, longest route you need to complete without stress: _____
BUDGET	Comfortable all-in payment / purchase range: _____
OWNERSHIP	Expected years owned: _____ Annual kilometres: _____

CURRENT PATH RULE	**Use conservative numbers. Plan around winter range, real charging access and the full payment—not the best-case advertisement.**

2 · Compare the four paths

Different strengths. Different compromises.

TYPE	STRONGEST WHEN	WATCH FOR
Gas	Charging is unavailable, routes are remote or purchase simplicity matters most.	Fuel-price exposure, more routine maintenance and higher operating emissions.
Hybrid	You want lower fuel use without plugging in or changing travel habits.	No fuel-free driving; savings vary sharply by highway versus city use.
PHEV	You can plug in most days and normal trips fit within electric range, but long trips are frequent.	Two powertrains, smaller electric range and weak value if it is rarely charged.

TYPE	STRONGEST WHEN	WATCH FOR
Battery EV	You have reliable charging and normal routes fit comfortably inside winter range.	Charging access, long-trip planning, model-specific fast charging and cold-weather range.

A powertrain score is only a starting point. Compare exact vehicles at the same ownership period and annual kilometres.

3 · Build a fair cost comparison

Fuel savings are one line—not the whole decision.

Use the same assumptions for every option. Ask for written insurance quotes and calculate financing interest, not only the payment.

COST	OPTION A	OPTION B
Purchase price + tax	$_____	$_____
Financing interest	$_____	$_____
Insurance per year	$_____	$_____
Fuel / electricity per year	$_____	$_____
Charger + installation	$_____	$_____
Maintenance + tires	$_____	$_____
Registration / road-use fees	$_____	$_____
Expected resale value	$_____	$_____

Stress-test the answer

- Use a higher electricity price and lower fuel savings than the sales estimate.
- Include more public fast charging than you expect.
- Check whether the decision still works without an incentive.
- Compare the total paid over the same number of years—not only bi-weekly payments.

4 · Match charging to the routine

Start with kilometres to recover overnight.

A regular 120-volt outlet may recover roughly 5–8 km of range per hour in many vehicles. Level 2 can be several times faster. Exact results vary by vehicle, equipment, temperature and electrical conditions.

IF THIS SOUNDS LIKE YOU	START BY EXPLORING
Lower daily kilometres, 10–12+ hours parked, occasional long days	A safe, dedicated Level 1 approach may cover the routine.

Higher daily kilometres, short overnight window, frequent back-to-back travel	Level 2 adds useful recovery speed and buffer.
Apartment, street parking or no reliable outlet	Confirm dependable nearby charging before choosing a plug-in vehicle.
Two EVs or future second EV	Ask an electrician about load management and a staged plan.

Have a qualified electrician assess any new circuit or hardwired charger. Share the exact vehicle and charger specifications.

5 · Test-drive and quote checklist

Turn the sales conversation into your checklist.

VEHICLE FIT

- ■ Can the cargo area, rear seats and entry height handle real use?
- ■ Does the exact trim include the heat pump, battery preconditioning and charging features you expect?
- ■ What usable winter range should you plan around?

CHARGING

- ■ What AC charging speed does the onboard charger accept?
- ■ What is the peak and typical DC fast-charging performance?
- ■ Which connector does it use, and will adapters be required for your routes?

WARRANTY + OWNERSHIP

- ■ What is covered by the vehicle and high-voltage battery warranties?
- ■ Are connected-service subscriptions included, temporary or required?
- ■ What registration, delivery, financing and add-on costs are in the full written quote?

USED EV EXTRAS

- ■ Can battery-health information be documented or independently assessed?
- ■ Do both AC and DC charging work correctly?
- ■ Can app ownership and connected services transfer to you?

A useful next step

Run your real driving pattern through the interactive tools at Current Path Advisory. If the answer is close or a quote is on the table, build a focused consultation outline around the decision—not a generic sales call.

Current Path Advisory is an independent education and decision-support service. It does not sell vehicles, chargers, financing or electrical work, and it is not a government agency. Program status and eligibility can change; always verify current written terms with official sources.